


Loan Information

Program	Max. Loan Amount	Rates and Terms	Use of Proceeds
Direct Farm Ownership	\$200,000	<p>Up to 40 years</p> <p>Rates based on Agency borrowing cost</p> <p>Temporary limited resource interest rates are available for those unable to repay at regular rates</p> <p>5% interest rate if 50% of loan amt. provided by other lender</p>	<ul style="list-style-type: none"> • Purchase land • Construct buildings or other improvements • Soil and water conservation
Beginning Farmer Downpayment Farm Ownership	Lesser of: 30% purchase price appraised value	<p>Term: 10 years</p> <p>Rate: 4%</p>	Purchase farm or ranch
Direct Operating	\$200,000	<p>From 1 to 7 years</p> <p>Rates based on Agency borrowing cost</p> <p>Temporary limited resource interest rates are available for those unable to repay at regular rates</p>	<ul style="list-style-type: none"> • Purchase livestock, poultry, equipment, feed, seed, farm chemicals and supplies • Soil and water conservation • Refinancing indebtedness with certain limitations
Direct Emergency	<p>100% physical loss 80% actual loss</p> <p>\$500,000 maximum program indebtedness</p>	<p>1-7 years for non-real-estate purposes</p> <p>Up to 40 years for physical losses on real estate</p> <p>Interest rate: 3.75%</p>	<ul style="list-style-type: none"> • Restore or replace essential property • Pay all or part of production costs associated with the disaster year • Pay essential family living expenses • Reorganize the farming operation • Refinance debts

Loan Information

Guaranteed Operating	\$700,000	<p>From 1 to 7 years</p> <p>Rates not to exceed those charged lenders' other farm customers</p> <p>4% reduction available for those unable to repay at regular rates</p>	Same as Direct Operating
Guaranteed Farm Ownership	\$700,000	<p>Up to 40 years</p> <p>Rates not to exceed those charged lenders' other farm customers</p>	Same as Direct Farm Ownership except loan may be used to refinance debts
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